

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

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| In re Application of: |) | |
| |) | Confirmation No.: 6581 |
| Kitchen, et al. |) | |
| |) | |
| Serial No. 09/820,805 |) | Examiner: Lalita Hamilton |
| |) | |
| |) | |
| Filed: March 30, 2001 |) | |
| |) | Art Unit: 3693 |
| For: ELECTRONIC BILL PRESENTMENT WITH |) | |
| MULTI-LEVEL BILL INFORMATION STORAGE |) | |

**RESPONSE TO FINAL OFFICE ACTION ACCOMPANYING A REQUEST FOR
CONTINUED EXAMINATION UNDER 37 C.F.R. § 1.114**

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Sir or Madam:

Responsive to the Final Office Action dated May 29, 2008, Applicants submit the following Response. A Request for Continued Examination ("RCE") under 37 C.F.R. § 1.114 is also submitted herewith. Applicants respectfully assert that all of the claims of the Application as hereby amended are patentable over the cited references, and respectfully request that the Application be allowed.

The Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks begin on page 12 of this paper.